## Case 22-31273 Doc 9 Filed 08/11/22 Entered 08/11/22 10:05:02 Desc Ch 13 First Mtg Page 1 of 2

Information to identify the case:									
Debtor 1:	Erin Marie Clark				Social Security number or ITIN: XXX-XX-72				
	First Name Middle Name Last Name		Last Name	EIN:	EIN:				
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name		ial Security number or ITIN:				
United States Bankru	ptcy Court:	District of Minn	esota	Dat	e case filed for chapter:	13	8/10/22		
Case number: 22-31273 - WJF									
You can receive court notices For creditors: Register for For debtors: Register for Debtor									
and orders by <b>email</b> instead of			Electronic Bankruptcy Noticing		Electronic Bankruptcy Noticing (DeBN) DeBN		DeBN		
U.S. Mail via these <b>two options</b> :			at <b>ebn.uscourts.gov</b> . at <b>www</b>		at www.mnb.u	scourts.gov	/debn		

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	<b>About Debtor 2:</b>
1.	Debtor's full name	Erin Marie Clark	
2.	All other names used in the last 8 years	aka Erin Marie Riley	
3.	Address	1500 Circle Drive Burnsville, MN 55337	
	Baldania attanza	Wesley W. Scott LifeBack Law Firm, PA 13 Seventh Ave S St Cloud, MN 56301	Contact phone 320-252-0330
4.	<b>Debtor's attorney</b> Name and address		Email: samantha@lifebacklaw.com
5.	Bankruptcy trustee Name and address	Gregory A Burrell 100 South Fifth Street Suite 480 Minneapolis, MN 55402	Contact phone: 612–479–6112 Email: gab@ch13mn.com
6.	Bankruptcy clerk's office		Hours open: Monday - Friday 8:00AM to
	Documents in this case may be filed at this address.	200 Warren E. Burger Federal Building and U.S. Courthouse 316 N Robert St St Paul, MN 55101	4:30PM
	You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		Contact phone 651–848–1000 Web address www.mnb.uscourts.gov
	intps://pacer.uscourts.gov.		Date: 8/11/22

For more information, see page 2

Debtor Erin Marie Clark Case number 22–31273

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	September 7, 2022 at 09:50 AM	Location: Video/teleconference *ONLY*, contact trustee for direction, see contact details above		
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8.	<b>Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 11/7/22		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/19/22		
		Deadline for governmental units to file a proof of claim:	Filing deadline: 2/6/23		
A proof of claim is a signed statement the court's website: <a href="https://www.mnb.usco.form">www.mnb.usco.form</a> may be obtained at the same will you do not file a proof of claim by proof of claim even if your claim is listed as the same will be creditors retain rights in the claim submits the creditor to the juri		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim the court's website: <a href="www.mnb.uscourts.gov">www.mnb.uscourts.gov</a> . No login or password form may be obtained at the same website or any bankruptcy clerk' If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	is required. Alternatively, a Proof of Claim s office. paid on your claim. To be paid, you must file a ebtor filed. her they file a proof of claim. Filing a proof of with consequences a lawyer can explain. For		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on co AM, Location: Courtroom 2A, 2nd floor, 316 North Robert Street confirmation of the Chapter 13 Plan: 10/20/22.			
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.			
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12	. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt.  https://pacer.uscourts.gov. If you believe		
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If		